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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/697,774	10/30/2003	Theresa M. Deggendorf	08898.105002	8907
7590	08/25/2005			EXAMINER CHARLES, DEBRA F
William O. Isaacs, II KING & SPALDING LLP 45th Floor 191 Peachtree Street Atlanta, GA 30303			ART UNIT 3624	PAPER NUMBER
DATE MAILED: 08/25/2005				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	10/697,774	DEGGENDORF, THERESA M.
	Examiner	Art Unit
	Debra F. Charles	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 11 April 2005.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-85 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) Claim(s) _____ is/are allowed.
6) Claim(s) 1-85 is/are rejected.
7) Claim(s) _____ is/are objected to.
8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date .
4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____ .
5) Notice of Informal Patent Application (PTO-152)
6) Other: _____

Response to Amendment

1. Claims 1, 9,15,21,35,44,49,54,57,60,63 and 76 have been amended.

Based on the attorney's amended claims, the 101 rejection is being withdrawn.

Response to Arguments

2. Applicant's arguments with respect to claims 1-85 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1,2, 5,9, 10,11, 13,15,16,19,20,21,22, 23, 25,26,27,29,30, 31,33,34, 35,36,37,39,40,43,44,45,49,50, 54, 57,60, 63, 64 and 70 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sanders et

al.(US 2003/0158811 A1), Morea et al.(US 2002/0120537 A1) and Barry et al.(US 6615258 B1).

Re claims 1, 2, 5, 9,10,11,15,16,19,20,21,34,35, 39,40,44,49, 54, 57,60, 63,64 and 70: Sanders et al. disclose a computer-implemented method for tracking and reporting(Fig. 6, item 168) the status of automated clearing house (ACH) transactions processed by an ACH operator, comprising the steps of:

receiving an ACH file for ACH processing, the ACH file comprising an ACH batch that comprises an ACH transaction item;
tracking on a computer a status of the ACH file during each of a plurality of ACH file processing events performed by the ACH operator, the file processing events comprising at least one of receiving the ACH file(Abstract, Figs 6-11, para. 0006-0013, 0015, 0018, 0033, 0042, 0043, 0045, 0046, 0049, 00291, 0293, 0994, 0296, 0316,0319, 0325, 0342, 0343,0345, 0359, 0364, 0365, 0368-0370, 0374, 0377),

processing the ACH file(Fig. 2, item 24, Fig. 11, item 226), processing the ACH batch in the ACH file(Fig. 2, item 24, Fig. 11, item 226), and

processing the ACH transaction item in the ACH batch(Fig. 2, item 24, Fig. 11, item 226); and

presenting the status of the ACH file in response to a query to obtain the status of the ACH file(para 0040, 0041, 0294, 0321,0322, 0371, claim 9).

Sanders et al. disclose the claimed invention except approving the file and at least one of pending the file. However, in para 0070, 0198, claims 10 and 17 thereof, Morea et al. disclose(s) Buyer 120 confirms ACH transaction 138 and Seller 122 sends back an approval response 140 confirming that Seller 122 has agreed to the transaction. The debit and credit transactions produced by BBVRS are sent in files to TeleCheck for real-time authorization 142. TeleCheck in turn sends transaction files to an ACH member bank for presentment. The transaction is approved and transaction details 144 are created, which are sent back to SurePay Manager 146 to generate transaction reports. "Storage" of pending files until release or settlement dates, approving the users file for online transactions. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al. based on the teachings of Morea et al. The motivation to combine these references is to ensure efficient file movement and processing in the network.

Sanders et al. and Morea et al. disclose the claimed invention except confirming the file. However, in col. 54, lines 35-60, thereof Barry et al. disclose a validation process for examining incoming requests and confirming that they include validly formatted messages for the service with acceptable parameters. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al. and Morea et al. based on the teachings of Barry et al. The motivation to combine these references is to ensure efficient file movement and processing in the network. Further, a header file in C and C++ programming languages was standard and well-known before the date of the invention. C and C++ compliers routinely check the header files of C and C++ code and provide error messages to the programmer or user, that help the programmer or user identify computer bugs and fix them. Further, C and C++ compliers did routinely indicate successful compilation if no header file errors were found.

Re claims 13, 37,43,45,50. Sanders et al. and Barry et al. disclose the claimed invention except a third party sending point communicates the file received in said receiving an ACH file step on behalf of an originator, and

wherein the originator communicates the query received in said receiving a batch query step. However, in para 0057-0069, Morea et al. disclose B2B communications back and forth that provides status to the users upon request(query from the user). It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al. and Barry et al. based on the teachings of Morea et al. The motivation to combine these references is to ensure efficient file movement and processing in the network.

Claims 22, 23, 25, 26,27,29,30, 31, 33: Sanders et al. and Morea et al. disclose the claimed invention except the file link, accepted file link or rejected file link, or batch link. However, in Figs 14-21, Barry et al. disclose file link that enables drill down. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al. and Morea et al. based on the teachings of Barry et al. The motivation to combine these references is to ensure efficient file movement and processing in the network. That the file link leads to an accepted file link vs. rejected file link vs. batch file link is not patentably distinct.

Claim 36: Sanders et al. disclose ACH transaction file status with date and time of processing(para 0051-0167, computer transaction systems inherently incorporate time and date stamps).

5. Claims 3, 4, 6, 12,17,38,46,47,51,52, 55, 58,61, 65,66, and 67 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sanders et al., Morea et al. and Barry et al. as applied to claim 2 above, and further in view of Haff et al.(6219669).

Sanders et al., Morea et al. and Barry et al. disclose the claimed invention except the status of the ACH file for a respective one of the ACH file processing events comprises one of file not confirmed; confirmed, awaiting approval; approved; rejected; accepted; pending; ready; and downloaded; wherein said presenting step comprising presenting a status history of the ACH file indicating a plurality of status changes associated with the ACH file processing events; and wherein said tracking step comprises recording a date and time of each status change associated with completion of a

respective one of the ACH file processing events. However, in Fig. 2-21, col. 19 and 20, Haff et al. disclose an event log window that visually shows events related to the file transmission. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al., Morea et al., and Barry et al. based on the teachings of Haff et al. The motivation to combine these references is to ensure efficient file movement and processing in the network.

6. Claims 7,8,14,18, 24, 28, 32,41,42,48,53, 56, 59,62,68, and 69 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sanders et al., Morea et al. and Barry et al. as applied to claim 1 above, and further in view of Caccavale(5742819A) and Rose, Jr. (5742819A).

Sanders et al., Morea et al. and Barry et al. disclose the invention except graphically depicting errors in header information of the ACH file; and comparing the header information of the ACH file to required information comprising a plurality of required characters, the header information comprising a plurality of header characters that each correspond to a respective one of the required characters;

determining whether each one of the header characters conforms to the corresponding one of the required characters;

identifying an erroneous portion of the header information in response to a determination that at least one of the header characters does not conform to the corresponding one of the required characters;

presenting an error ruler comprising a continuous string of data locations each corresponding to a respective location and order of the required characters; and highlighting a portion of the error ruler that corresponds to a location of the erroneous portion of the header information within the required information. However, in col. 14, lines 15-67 of Rose, Jr. disclose comparing values via graphs to detect and display errors. And in col. 6, line 60-col. 7, line 23 of Caccavale, disclose header information and graphical representations of errors. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al., Morea et al., and Barry et al. based on the teachings of Rose, Jr. and Caccavale. The motivation to combine these references is to ensure efficient file movement and processing in the network.

7.. Claims 71, 73, 75, 76, 78, 80, 81, 83, and 85 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sanders et al., Morea et al., Barry et al., Rose, Jr. and Caccavale and Smith, Jr. et al.(5761510A).

Sanders et al., Morea et al., Barry et al., Rose, Jr. and Caccavale disclose the invention except error conditions in header files and correct conditions identified in file headers. However, in the Abstract, Fig. 4-8, col. 2, lines 1-65, col. 4, lines 1-65, col. 8, line 1-col. 14, line 65, Smith, Jr. et al. disclose error conditions identified in header files, and identifying correct portions of header information. Further, a header file in C and C++ programming languages was standard and well-known before the date of the invention. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al., Morea et al., Barry et al., Rose, Jr., and Caccavale based on the teachings of Smith, Jr. et al. The motivation to combine these references is to ensure efficient file movement and processing in the network.

8. Claims 72, 74, 77, 79, 82 and 84 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sanders et al., Morea et al., Barry et al., Rose, Jr.

and Caccavale and Smith, Jr. et al. as applied to claim 71 above, and further in view of Bush et al.(5790778A).

Re claims 72, 77, and 82: Sanders et al., Morea et al., Barry et al., Rose, Jr. and Caccavale and Smith, Jr. et al. disclose the invention except flagging locations. However, in Fig. 10-26,34,35, cols. 17-20, thereof, Bush et al. disclose flags which are old and well-known in C and C++ programming. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al., Morea et al., Barry et al., Rose, Jr., Caccavale and Smith, Jr. et al. based on the teachings of Bush et al. The motivation to combine these references is to ensure efficient file movement and processing in the network.

Re claim 74, 79, and 84: Sanders et al. and Morea et al. disclose the claimed invention except the file link, accepted file link or rejected file link, or batch link. However, in Figs 14-21, Barry et al. disclose file link that enables drill down. It would be obvious to one of ordinary skill in the art to modify the invention of Sanders et al. and Morea et al. based on the teachings of Barry

et al. The motivation to combine these references is to ensure efficient file movement and processing in the network. That the file link leads to an accepted file link vs. rejected file link vs. batch file link is not patentably distinct.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Debra F. Charles whose telephone number is (571) 272 6791. The examiner can normally be reached on 9-5 Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A. Millin can be reached on (571) 272 6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Debra F. Charles
Examiner
Art Unit 3624



HANI M. KAZIMI
PRIMARY EXAMINER